





What is kynect?

An organized marketplace for individuals and employees of small businesses to shop for health insurance offered by insurers (insurance companies, CO-OPs and OPM plans), and compare those plans based on price and quality. Individuals may also apply for Medicaid or the Kentucky Children's Health Insurance Program (KCHIP) coverage through the Exchange.

The Affordable Care Act requires states to create their own exchanges or default to a federal exchange. Kentucky opted to create its own.





kynect Insurer Participation

- Individual Plans
 - Anthem
 - Kentucky Health Cooperative
 - HUMANA

Individual	Catastrophic	Bronze	Silver	Gold	Platinum	Total
Anthem	1	5	4	1	0	11
Co-Op	1	1	1	1	1	5
HUMANA	4	4	4	4	4	20
Anthem OPM			1	1		2
Total	6	10	11	7	5	38





kynect Insurer Participation

- Small Group Plans
 - Bluegrass Family Health
 - Kentucky Health Cooperative
 - Anthem
 - United HealthCare

Small Group	Bronze	Silver	Gold	Platinum	Total
Anthem	2	2	2		6
Co-Op	1	1	1		3
Bluegrass	2	4	4	2	12
United	1	1	1		3
Total	6	8	8	2	24





kynect MCO Participation

- Passport
- HUMANA
- WellCare
- Coventry
- Anthem





Who might qualify for premium assistance or tax credits?

- Individuals may qualify for premium assistance if their household income for the taxable year is between 138% and up to 400% of the federal poverty level (FPL).
- A small business may qualify for a tax credit if:
 - Olt pays at least 50% of the premium for each employee
 - OIt has fewer than 25 full-time equivalent employees for the taxable year, and
 - The average annual wage of the group is less than \$50,000

Estimated Cost to Purchase Health Insurance on the Exchange Based on Second Least Expensive Silver Plan

Income Level	Individual Income Amount (Yearly)	Percent of Income	MONTHLY Premium Limit as a Percent of Income Individual		Family of Four Income Amount (Yearly)	Percent of Income	MONTHLY Pro as a Percent for Family	of Income
			Minimum	Maximum			Minimum	Maximum
Up to 138% FPL	MEDICAID ELIGIBLE							
138- 150% FPL	\$15,857 - \$17,235	3-4 %	\$47.51	\$57.45	\$32,500 - \$35,250	3-4 %	\$81.25	\$117.50
150- 200% FPL	\$17,235 - \$22,980	4-6.3%	\$57.45	\$120.65	\$32,250 - \$47,000	4-6.3%	\$117.50	\$246.75
200- 250% FPL	\$22,980 - \$28,725	6.3- 8.05%	\$120.65	\$192.70	\$47,000 - \$58,750	6.3-8.05%	\$246.75	\$394.11
250- 300% FPL	\$28,725 - \$34,470	8.05- 9.5%	\$192.70	\$272.89	\$58,750 - \$70,500	8.05-9.5%	\$394.11	\$558.13
300- 400% FPL	\$34,470 - \$45,960	9.5%	\$272.89	\$363.85	\$70,500 - \$94,000	9.5%	\$558.13	\$744.17

Individuals and Families who purchase Health Insurance on the Exchange in the individual market are eligible for:

- a) Premium assistance if income is between 138% and 400% of the Federal Poverty Level (FPL); and
- B) Cost sharing reductions (reduced deductibles, co-pay or co-insurance) if income is below 250% of the FPL.

Regardless of the premium amount charged by the insurer, the portion of the premium payable by the individual as identified in the above chart is based on their income and the cost of the second least expensive Silver plan. Premium amounts may be higher or lower if the second least expensive Silver plan is <u>not</u> selected. In order to qualify for cost sharing reductions, a Silver plan must be selected by an individual or family.

Health plans offered on the Exchange will include Bronze, Silver, Gold and Platinum. Premium amounts for:

- a) Bronze plan on average will cover 60% of the claims cost with 40% being covered by cost sharing amounts.
- b) Silver plan on average will cover 70% of the claims cost with 30% being covered by cost sharing amounts.
- c) Gold plan on average will cover 80% of the claims cost with 20% being covered by cost sharing amounts.
- d) Platinum plan on average will cover 90% of the claims cost with 10% being covered by cost sharing amounts.

Income Limits for Medicaid Expansion

- U.S. citizens or lawfully present immigrants (after 5 years)
- Annual income < 138% of Federal Poverty Level (FPL)

2013 Federal Poverty Guidelines (Annual Income)				
Household Size	138%			
1	\$15,856			
2	\$21,404			
3	\$26,951			
4	\$32,499			
5	\$38,047			
6	\$43,594			
7	\$49,142			
8	\$54,689			
Source: www.medicaid.gov				

Income Limits for Premium Subsidy

- U.S. citizens and lawfully present immigrants
- Annual income falls between 138% and 400% of FPL

Household Size	138%	400%		
1	\$15,856	\$45,960		
2	\$21,404	\$62,040		
3	\$26,951	\$78,120		
4	\$32,499	\$94,200		
5	\$38,047	\$110,280		
6	\$43,594	\$126,360		
7	\$49,142	\$142,440		
8	\$54,689	\$158,520		
Carried and district and distri				

Source: www.medicaid.gov





Health Insurance Plans Selected as of 3/20

Catastrophic	829	1.28%
Bronze	7457	11.56%
Gold	11229	17.40%
Platinum	18090	28.04%
Silver	26911	41.71%





Highest Enrollment by County as of 3/20

Jefferson- 50015

Fayette- 17679

Warren- 10410

Kenton- 8219

Pulaski- 6501

Daviess- 6404

Hardin-6372

Madison-6121

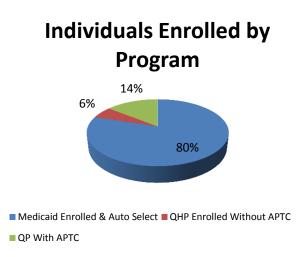
Bullitt-5138

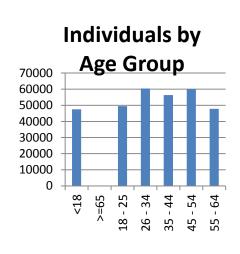
Whitley- 5030

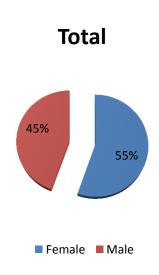
Boone-5026

Pike- 4827

Enrollment by Program, Age and Gender as of 3/20







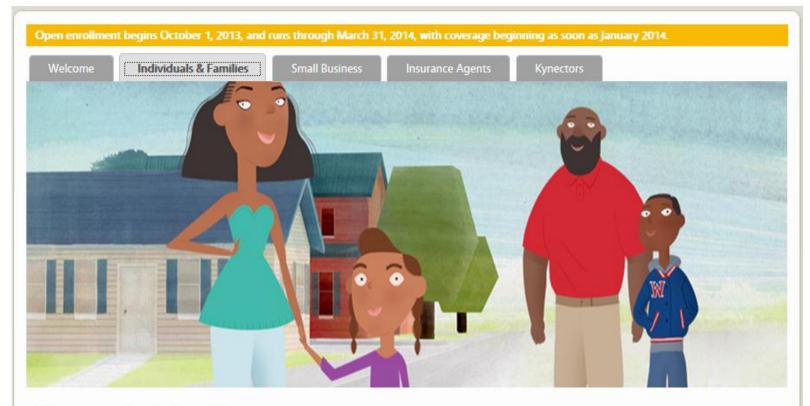




Small Business Health Option (SHOP) Program

- Available to employers with 50 or fewer employees
- Employer pays at least 50% of the employee premium amount
- Meet 75 % participation requirement
- Employer Choice of Plans
 - All health insurance plans on SHOP
 - A specific metal level of plans
 - One single plan

Consumer Welcome Page



It's a new day in healthcare coverage.

Welcome Individuals & Families

MORE AFFORDABLE

More people can save money on health insurance thanks to kynect. <u>Use our calculator</u> to find out your estimated 2014 health insurance costs. It will tell you if you qualify for special discounts. Also, if you are eligible for Medicaid and the Kentucky Children's Health Insurance Program. Coverage can

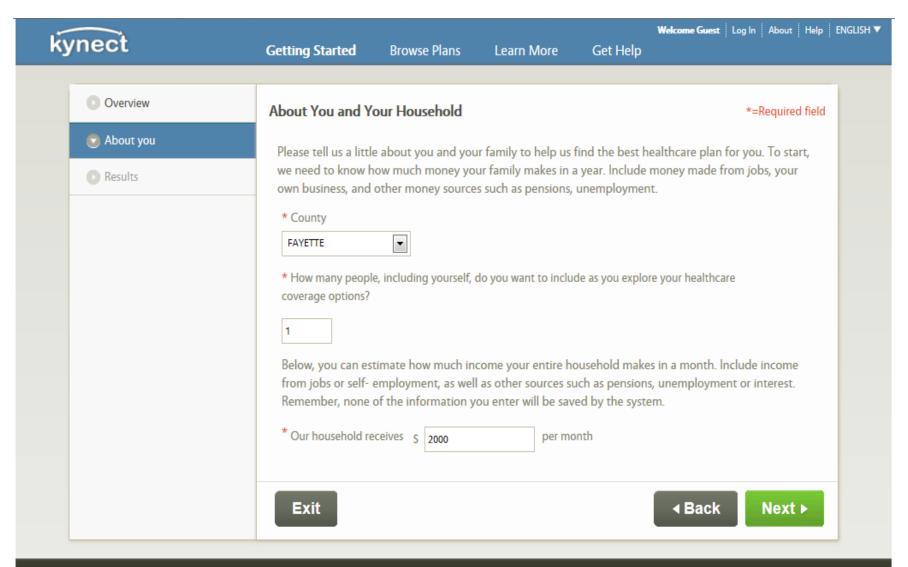
Check for Eligibility

Let's Get Started

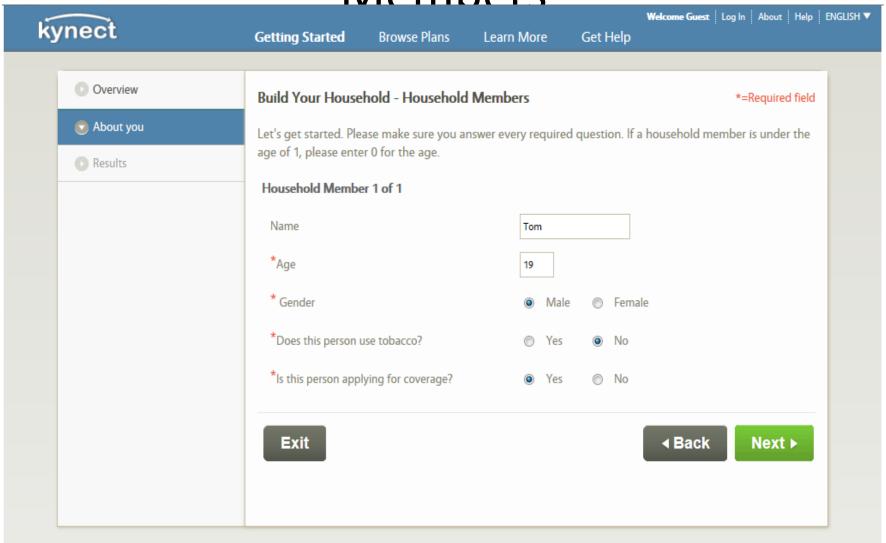
EASY TO ENROLL

It's easy to apply. If you do have a question, kynect is ready to help. Click Assistance to find free assistance online, over the phone, or in person.

About You and Your Household

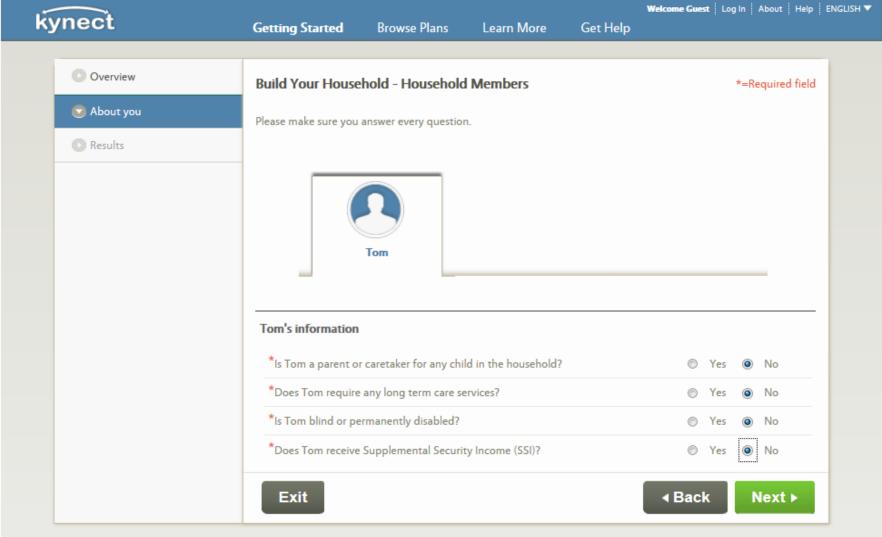


Build Your Household – Household Members

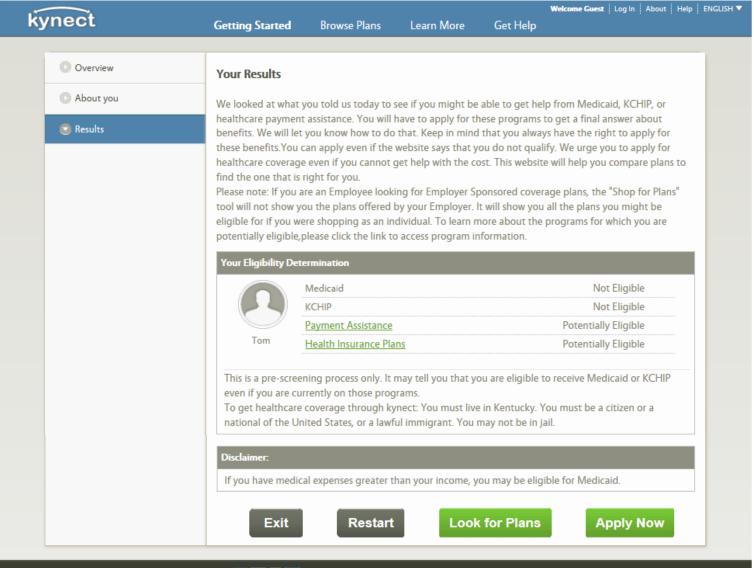


Build Your Household – Household

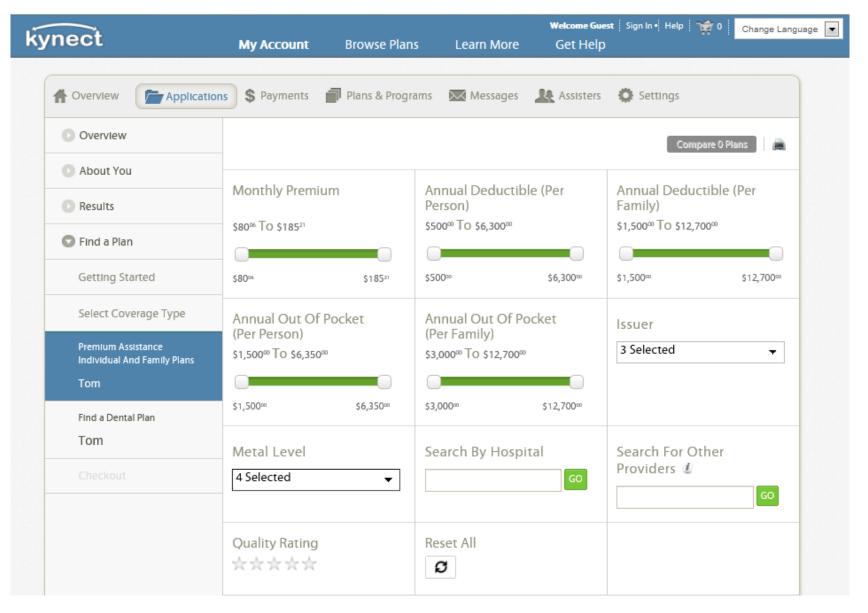
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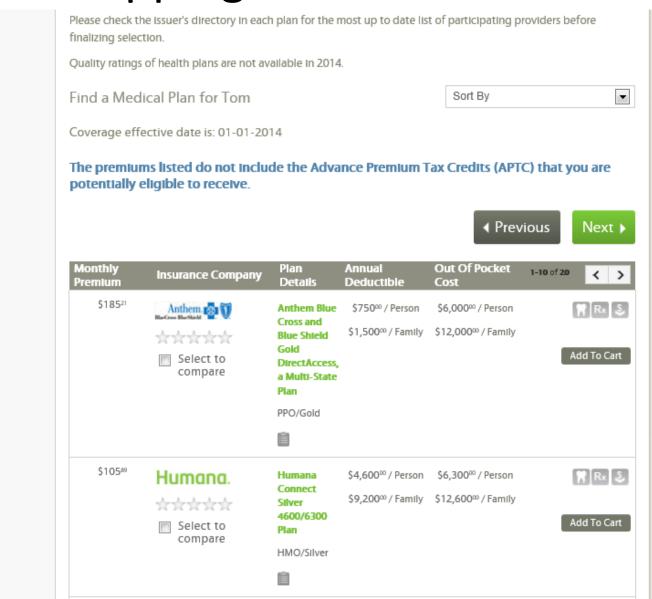
Your Results



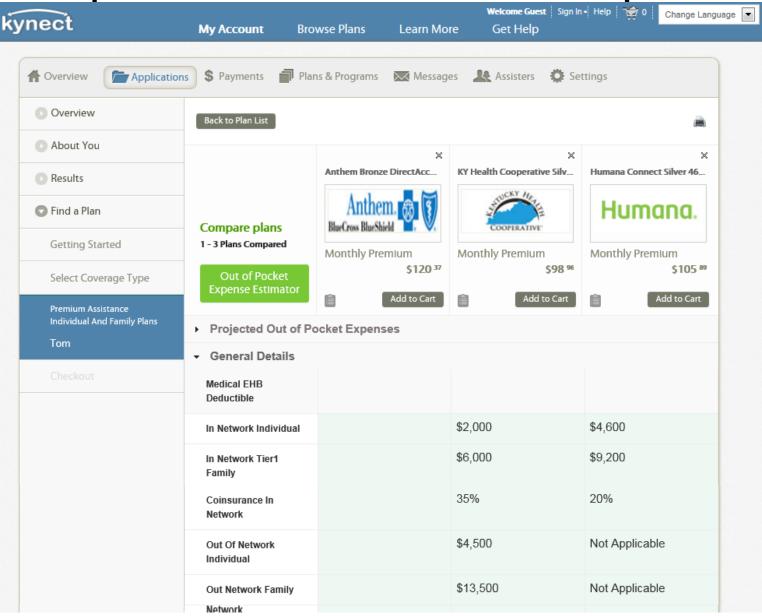
Shopping – Screen 1



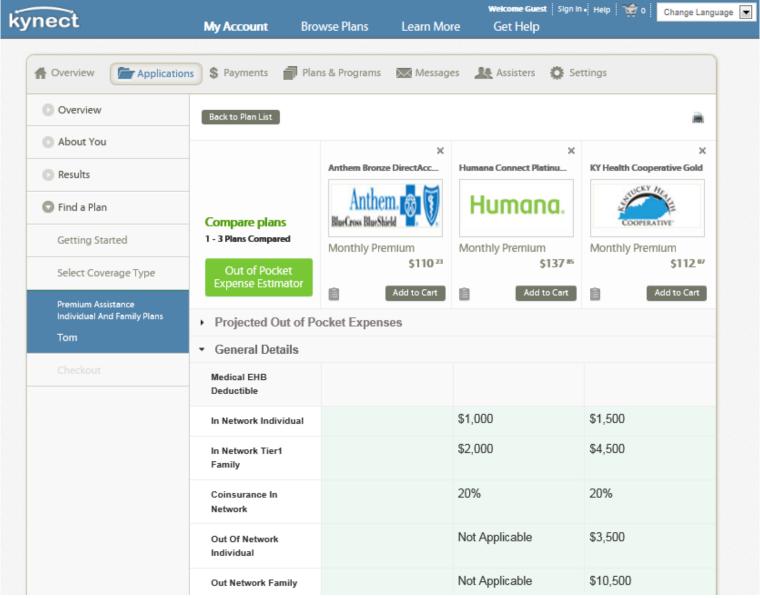
Shopping – Screen 2



Compare Insurance Plans - Option 1



Compare Insurance Plans – Option 2







How can I Apply?

- Types of Assistors
 - Insurance Agents
 - kynectors
 - Customer Service Representatives (call center)
 - Local DCBS Office
- Call Center
 - Operational August 15
 - Hours: Mon.-Fri., 8:00a.m. 7:00 p.m. Saturday and Sunday., 9:00 a.m. – 4:00 p.m.





Open Enrollment

- Begins Oct. 1 and runs through March 31, 2014, with coverage beginning as soon as January 1, 2014. kynect is here to help you find the right coverage.
 It's a new kind of health insurance marketplace convenient and easy to use.
- By visiting the kynect.ky.gov website, you can find out if you qualify for Medicaid or KCHIP or payment assistance to purchase health coverage through kynect. kynect will offer choices of health plans at a good value.
- Lots of ways to apply: online, with a paper application, in person with help from a kynector or insurance agent, or through toll-free contact center
- With one application, kynect will check your eligibility for programs that can help you pay for health insurance for yourself, your family or your employees.

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kynect Metrics as of 3/20

787,591 completed pre-screening to determine eligibility for premium subsidies discounts and Medicaid.

1,315,527 individuals have visited the web site.

321,932 individuals are enrolled in new affordable health care coverage (257,477 Medicaid and 64,516 Health Insurance Plans).

16,537 enrolled in a dental plan.

48,386,629 viewed web pages.

684,347 calls managed by kynect contact center at 1-855-4kynect (1-855-459-6328) since October 1st.





We Need your Help to Increase Enrollment

Although kynect has been very successful, there is more work to be done to enroll the uninsured and small businesses.

What can your agency do to help increase enrollment?





How Can I Help to Increase Enrollment

- Identify individuals and small businesses served by your agency that may qualify for coverage.
- Refer individuals to apply for coverage through kynect.
- Provide kynect outreach and educational materials.
- Display kynect posters and pop up tents at designated locations.
- Invite kynect to attend meetings and conferences as a speaker.
- Collaborate with kynectors in hosting enrollment events.

